

B18J (Form 18J) (08/07)

United States Bankruptcy Court

Western District of Virginia

Case No. 13-61913

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nathan Guy Knight
2979 Advanced Mills Road
Ruckersville, VA 22968

Lindi Marie Knight
2979 Advanced Mills Road
Ruckersville, VA 22968

Social Security / Individual Taxpayer ID No.:

xxx-xx-2152

xxx-xx-4012

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/2/14

Rebecca B. Connelly
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form 18J (08/07)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Nathan Guy Knight
Lindi Marie Knight
Debtors

Case No. 13-61913-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: whitek
Form ID: b18j

Page 1 of 2
Total Noticed: 46

Date Rcvd: Jan 02, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2014.

db/jdb +Nathan Guy Knight, Lindi Marie Knight, 2979 Advanced Mills Road,
Ruckersville, VA 22968-3206
3838670 +Aesthetic Dentistry Of Charlottesville,, 900 Gardens Blvd Ste 600,
Charlottesville, VA 22901-1487
3838671 Albemarle Square Family Health, PO Box 1583, Charlottesville, VA 22902-1583
3885888 +Brian A. Calub, The Hunoval Law Firm, PLLC, 501 Minuet Lane, Suite 104-A,
Charlotte, NC 28217-2710
3838674 Cavalier Computer's, PO Box 800577, Charlottesville, VA 22908-0577
3838676 Charlottesville Gastroenterology Assoc., 1139 E High St Ste 203,
Charlottesville, VA 22902-4855
3838678 Citicorp Trust Bank, 4500 New Linden Hill Rd, Wilmington, DE 19808-2922
3838679 Comcast, PO Box 3005, Southeastern, PA 19398-3005
3838682 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207
3838683 Credit Control Corporation, PO Box 120568, Newport News, VA 23612-0568
3838685 #Dr. Arnold B. Popkin, 3042 Berkmar Dr Ste A1, Charlottesville, VA 22901-1455
3838687 FOAA Anesthesia Services, 3998 Fair Ridge Dr Ste 300, Fairfax, VA 22033-2907
3838688 +Fredericksburg Cr Bur, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
3838690 Greene County Treasurer's Office, Stephanie Deal, Treasurer, PO Box 157,
Stanardsville, VA 22973-0157
3838695 LabCorp, PO Box 2240, Burlington, NC 27216-2240
3838697 Martha Jefferson Hospital, P.O. Box 759132, Baltimore, MD 21275-9132
3838700 Piedmont Emergency, 459 Locust Ave, Charlottesville, VA 22902-4808
3838701 Piedmont Emergency Consultants PLC, PO Box 11647, Daytona Beach, FL 32120-1647
3838703 +Southern Albemarle Family Practice, Dr. Denise M. Williams, 2256 Irish Rd,
Esmont, VA 22937-1945
3838707 UVA Medical Center, Patient Financial Services, PO Box 530272, Atlanta, GA 30353-0272
3838708 UVA Physicians Group, PO Box 9007, Charlottesville, VA 22906-9007
3838706 +Unique National Collec, 119 E Maple St, Jeffersonville, IN 47130-3439
3838711 Virginia Department Of Taxation, Bankruptcy Unit, PO Box 2156, Richmond, VA 23218-2156
3838712 +Washington Co Hosp-op, 400 E Polk St, Washington, IA 52353-1254

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +Fax: 407-737-5634 Jan 02 2014 22:04:44 Ocwen Loan Servicing, LLC, 1661 Worthington Road,
Suite #100, WEST PALM BEACH, FL 33409-6493
3840767 +EDI: ACCE.COM Jan 02 2014 21:28:00 Asset Acceptance LLC, P.O. Box 2036,
Warren MI 48090-2036
3838672 +EDI: ACCE.COM Jan 02 2014 21:28:00 Asset Acceptance Llc, Po Box 1630,
Warren, MI 48090-1630
3838673 +EDI: STFC.COM Jan 02 2014 21:28:00 Cach, Llc, 4340 S Monaco St Unit 2,
Denver, CO 80237-3408
3838675 +E-mail/Text: operator@maxprofitsys.com Jan 02 2014 21:21:06 Charlottesville Bureau,
Pob 6220, Charlottesville, VA 22906-6220
3838680 +EDI: WFNNB.COM Jan 02 2014 21:28:00 Comenity Bank/vctrsscc, Po Box 182789,
Columbus, OH 43218-2789
3838681 +EDI: CONVERGENT.COM Jan 02 2014 21:28:00 Convergent Outsourcing, 800 Sw 39th St,
Renton, WA 98057-4975
3838684 +EDI: CREDPROT.COM Jan 02 2014 21:28:00 Credit Protection Asso, 13355 Noel Rd Ste 2100,
Dallas, TX 75240-6837
3838686 +E-mail/Text: bknotice@ercollections.com Jan 02 2014 21:21:07 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
3838689 EDI: RMSC.COM Jan 02 2014 21:28:00 GE Capital Retail Bank, P.O. Box 965004,
Orlando, FL 32896-5004
3838691 EDI: HFC.COM Jan 02 2014 21:28:00 Household Bank, PO Box 17051, Baltimore, MD 21297-1051
3838693 EDI: IRS.COM Jan 02 2014 21:28:00 Internal Revenue Service, Insolvency Unit,
400 N 8th St Ste 76, Richmond, VA 23219-4836
3838692 EDI: IRS.COM Jan 02 2014 21:28:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
3838694 +E-mail/Text: dplunkett@jmlr.org Jan 02 2014 21:21:06 Jefferson-Madison Regional Library,
201 E Market St, Charlottesville, VA 22902-5287
3838696 +EDI: RESURGENT.COM Jan 02 2014 21:28:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
3838698 EDI: MID8.COM Jan 02 2014 21:28:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
3838699 +Fax: 407-737-5634 Jan 02 2014 22:04:44 Ocwen Loan Servicing L,
1661 Worthington Rd Suite 100, West Palm Beach, FL 33409-6493
3838704 EDI: NEXTEL.COM Jan 02 2014 21:28:00 Sprint, PO Box 4192, Carol Stream, IL 60197-4192
3838702 +EDI: DRIV.COM Jan 02 2014 21:28:00 Santander Consumer Usa, Po Box 961245,
Ft Worth, TX 76161-0244
3838705 EDI: AISTMBL.COM Jan 02 2014 21:28:00 T-Mobile, PO Box 37380, Albuquerque, NM 87176-7380
3838709 +E-mail/Text: STEPHS@MAXPROFITSYS.COM Jan 02 2014 21:21:05 Valley Credit Service,
12907 Oak Hill Ave, Hagerstown, MD 21742-2926
3838710 EDI: AFNIVZWIRE.COM Jan 02 2014 21:28:00 Verizon, PO Box 25505,
Lehigh Valley, PA 18002-5505

District/off: 0423-6

User: whitek
Form ID: b18j

Page 2 of 2
Total Noticed: 46

Date Rcvd: Jan 02, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3838677 ##Charlottesville Radiology Ltd., PO Box 2747, Charlottesville, VA 22902-2747

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2014 at the address(es) listed below:

Brian A. Calub on behalf of Creditor Ocwen Loan Servicing, LLC brian.calub@hunovallaw.com,
ken@hunovallaw.com, bankruptcy@hunovallaw.com, abby@hunovallaw.com, Michelle.Jaromin@hunovallaw.com
Larry L. Miller on behalf of Debtor Nathan Guy Knight millerlawgrouppc@millerlawgrouppc.com,
jessie@larrylmillerpc.com; larrylmillerbankruptcy@gmail.com
Larry L. Miller on behalf of Joint Debtor Lindi Marie Knight
millerlawgrouppc@millerlawgrouppc.com,
jessie@larrylmillerpc.com; larrylmillerbankruptcy@gmail.com
UStTrustee USTPRegion04.RN.ECF@usdoj.gov
W Stephen Scott(80) wsscott7trustee@earthlink.net, VA01@ecfcbis.com

TOTAL: 5